

Amendment to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (Currently Amended) A method, ~~for determining a period of time to complete a payment to a payee comprising:~~
 - storing information identifying a payment issue time of each of one or more payments to a ~~payee issued on behalf of one or more payees;~~
 - receiving post-issue event information associated with each of the one or more payments; and
 - determining a period of time, based upon the stored information and the ~~received~~ post-issue event information, to complete a future payment to the payee issued on behalf of a payor.
2. (Currently Amended) The method of claim 1, wherein the ~~received~~ post-issue event information includes a plurality of types of post-issue event information and each of the plurality of types of post-issue event information is associated with a priority level, and further comprising:
 - identifying the ~~received~~ post-issue event information of the type having the highest priority level;
 - wherein the period of time is determined based at least partially upon the stored information and the ~~identified~~ post-issue event information having the highest priority level.
3. (Currently Amended) The method of claim 1, wherein:
 - the ~~received~~ post-issue event information includes a plurality of types of post-issue event information and each of the plurality of types of post-issue event information is associated with a priority level and a threshold number; and

the period of time is determined based at least partially upon the stored information and the one of the plurality of types of post-event information having a the highest priority level for which a number of instances of receipt is greater than an associated threshold number.

4. (Currently Amended) The method of claim 1, wherein the ~~received~~ post-issue event information for each of the one or more payments, includes at least one of i) posting information identifying a time that the payee posts the payment, wherein the posting information is received from the payee, ii) deposit information identifying a time that the payee deposits a payment instrument associated with the payment at a financial institution, wherein the deposit information is received from at least one of the payee, a payor on whose behalf the payment to the payee is issued, or a financial institution, and/or iii) settlement information identifying a time that a financial institution that maintains a deposit account upon which a debit associated with the payment is drawn settles the debit, wherein the settlement information is received from at least one of the payor and/or a financial institution.

5-7. (Cancelled)

8. (Currently Amended) The method of claim 4, further comprising:
wherein, if determining that a number of payments to the payee made for which received the post-issue event information includes posting information is less than a predetermined number of payments;

wherein the period of time to complete a future payment to the payee is determined based at least partially upon the stored information, ~~received the~~ posting information, and at least one of ~~received the~~ deposit information and/or the received settlement information.

9. (Currently Amended) The method of claim 4, wherein the one or more payments is a plurality of payments, and further comprising:

determining that the post-issue event information comprises one of i) posting information, ii) deposit information, or iii) settlement information;

if the received post-issue event information is comprises posting information, determining an average period from time of payment issuance to time of payment posting for the plurality of payments;

if the received post-issue event information is comprises deposit information, determining an the average period from time of payment issuance to time of depositing for the ~~plurality~~ plurality of payments; and

if the received post-issue event information is comprises settlement information, determining an the average period from time of payment issuance to time of settlement for the plurality of payments;

wherein the period of time to complete a future payment to the payee is based at least partially upon the determined average period.

10. (Cancelled)

11. (Currently Amended) The method of claim 1, further comprising:~~determining a form of payment, and~~ identifying those at least one of the one or more payments having the determined form of payment, ~~wherein the period of time to complete a future payment to the payee is determined based~~ at least partially upon the stored information and the post-issue event information associated with the identified payments having the determined form of payment ~~and received post-issue event information associated with the identified payments.~~

12. (Cancelled)

13. (Currently Amended) The method of claim 1, further comprising:

receiving a payment request to pay the payee on behalf of the payor, the payment request including information identifying a payment due date;

determining a time to issue a payment to the payee to fulfill the payment request by the due date based at least partially upon the determined period of time to complete a future payment to the payee; and

issuing a payment to the payee at the determined time.

14. (Cancelled)

15. (Currently Amended) The method of claim 14 ~~38~~, wherein ~~transmitted~~ the payment option information transmitted via the user interface to the payor associated with at least one of ~~the first option and the second payment option~~ identifies a cost to the payor associated with issuing payment in accordance with the at least one payment option.

16. (Currently Amended) A system ~~for determining a period of time to complete a payment to a payee~~, comprising:

a memory configured to store computer-executable instructions and information identifying a payment issue time of each of one or more payments to a payee ~~issued on behalf of one or more payees~~;

a communications interface configured to receive post-issue event information associated with each of the one or more payments; and

a processor ~~configured~~ operable to execute the instructions to determine a period of time, based upon the stored information and the ~~received~~ post-issue event information, to complete a future payment to the payee issued on behalf of a payor.

17. (Currently Amended) The system of claim 16, wherein:

the received post-issue event information includes a plurality of types of post-issue event information and each of the plurality of types of post-issue event information is associated with a priority level; and

the processor is further ~~configured~~ operable to execute the instructions to identify the ~~received~~ post-issue event information of the type having the highest priority level, and to determine the period of time based at least partially upon the stored information and the identified post-issue event information having the highest priority level.

18. (Currently Amended) The system of claim 16, wherein:

the ~~received~~ post-issue event information includes a plurality of types of post-issue event information and each of the plurality of types of post-issue event information is associated with a priority level and a threshold number; and

the processor is further ~~configured~~ operable to execute the instructions to determine the period of time based at least partially upon the stored information and the one of the plurality of types of post-event information having a highest priority level for which a number of instances of receipt is greater than an associated threshold number.

19. (Currently Amended) The system of claim 16, wherein the ~~received~~ post-issue event information, for each of the one or more payments, includes at least one of i) posting information identifying a time that the payee posts the payment, wherein the posting information is received from the payee, ii) deposit information identifying a time that the payee deposits a payment instrument associated with the payment at a financial institution, wherein the deposit information is received from at least one of the payee, a payor on whose behalf the payment to the payee is issued, or a financial institution, and/or iii) settlement information identifying a time that a financial institution that maintains a deposit account upon which a debit associated with the payment is drawn settles the debit, wherein the settlement information is received from at least one of the payor and/or a financial institution.

- 20-22. (Cancelled)

23. (Currently Amended) The system of claim 19, wherein: ~~if a~~ the number of payments to the payee for which ~~received~~ post-issue event information includes posting information is less than a predetermined number of payments, and wherein the processor is further operable to execute the instructions to determine the period of time to complete a future payment to the payee is determined based at least partially upon the stored information, received the posting information, and at least one of received the deposit information and received or the settlement information.
24. (Currently Amended) The system of claim 19, wherein:
- the one or more payments is comprises a plurality of payments;
- the processor is further configured to: determine that the post-issue event information comprises one of posting information, deposit information, or settlement information, i) ii) if the received post-issue event information is comprises posting information, determine an average period from time of payment issuance to time of payment posting for the plurality of payments, ii) iii) if the received post-issue event information is comprises deposit information, determine an the average period from time of payment issuance to time of depositing for the plurality of payments, iii) iv) if the received post-issue event information is comprises settlement information, determine an the average period from time of payment issuance to time of settlement for the plurality of payments, and iv) v) determine the period of time to complete a future payment to the payee based at least partially upon the determined average period.
25. (Cancelled)
26. (Currently Amended) The system of claim 16, wherein:
- the processor is further ~~configured~~ operable to execute the instructions to i) determine a form of payment, ii) identify those at least one of the one or more payments having the determined form of payment, and iii) ii) determine the period of time to complete a future payment to the payee based at least partially upon the stored

information ~~and the post-issue event information~~ associated with the identified payments ~~having the determined form of payment and received post-issue event information with the identified payments.~~

27. (Cancelled)

28. (Currently Amended) The system of claim 16, wherein:

the communications interface is further configured to receive a payment request to pay the payee on behalf of the payor, the payment request including information identifying a payment due date; and

the processor is further ~~configured~~ operable to execute the instructions to i) determine a time to issue a payment to the payee to fulfill ~~th~~-payment the payment request by the due date based at least partially upon the determined period of time to complete a future payment to the payee, and ii) cause a payment to be issued to the payee at the determined time.

29. (Cancelled)

30. (New) The method of claim 4, further comprising:

determining that a number of payments for which the post-issue event information includes one of i) posting information, ii) deposit information, or iii) settlement information, is greater than a predetermined number of payments; and

wherein the period of time to complete a future payment to the payee is determined based at least partially upon the stored information and the one of i) posting information, ii) deposit information, or iii) settlement information.

31. (New) The method of claim 9, further comprising adjusting the average period, wherein:

if the post-issue event information comprises deposit information, adjusting the average period is based at least partially upon a predetermined depositing adjustment period; and

if the post-issue event information comprises settlement information, adjusting the average period is based at least partially upon a predetermined settlement adjustment period.

32. (New) The method of claim 1, further comprising:

transmitting a user interface presenting at least two payment options for paying the payee, wherein a first payment option of the at least two payment options includes information associated with the period of time to complete a future payment to the payee; receiving a selection of a first payment option; and issuing payment to the payee in accordance with the first payment option.

33. (New) The method of claim 32, wherein the first payment option comprises one of (i) an earliest available payment option or (ii) a future-dated payment option.

34. (New) The method of claim 32, wherein the payee is an electronic managed payee and a second payment option of the at least two payment options comprises an immediate payment and posting option.

35. (New) The method of claim 32, further comprising:

receiving partial payment information, including identification of the payee, prior to transmitting the user interface; and

processing the partial payment information to determine whether payment associated with the partial payment information would be issued in electronic or paper form;

wherein the user interface presenting the at least two payment options is at least partially generated based on the determination of whether payment associated with the partial payment information would be issued in electronic or paper form.

36. (New) The method of claim 35, wherein the partial payment information includes at least one of (i) an account number of the payor associated with the payee or (ii) a payment amount, and wherein the determination of whether payment associated with the partial payment information would be issued in electronic or paper form is based at least partially upon the account number or the payment amount.
37. (New) The method of claim 32, further comprising receiving one of (i) a process date or (ii) a due date, wherein issuing payment to the payee in accordance with the first payment option is based at least partially upon the process date or the due date.
38. (New) The system of claim 19, wherein the processor is further operable to execute the instructions to:
- determine that a number of payments for which the post-issue event information includes one of i) posting information, ii) deposit information, or iii) settlement information, is greater than a predetermined number of payments; and
 - wherein the period of time to complete a future payment to the payee is determined based at least partially upon the stored information and the one of i) posting information, ii) deposit information, or iii) settlement information.
39. (New) The system of claim 19, wherein the processor is further operable to execute the instructions to adjust the average period, and wherein:
- if the post-issue event information comprises deposit information, the average period is adjusted based at least partially upon a predetermined depositing adjustment period; and

if the post-issue event information comprises settlement information, the average period is adjusted based at least partially upon a predetermined settlement adjustment period.

40. (New) The system of claim 16, wherein:

the communications interface is further configured to: i) transmit a user interface presenting at least two payment options for paying the payee, wherein a first payment option of the at least two payment options includes information associated with the period of time to complete a future payment to the payee, and ii) receive a selection of a first payment option; and

the processor is further operable to execute the instructions to i) cause the communications interface to transmit the user interface presenting at least two payment options for paying the payee, and ii) to initiate payment to the payee in accordance with the first payment option.

41. (New) The system of claim 40, wherein:

the communications interface is further configured to receive partial payment information, including identification of the payee, prior to transmitting the user interface; and

the processor is further operable to execute the instructions to process the partial payment information to determine whether payment associated with the partial payment information would be issued in electronic or paper form;

wherein the user interface presenting the at least two payment options is at least partially generated based on the determination of whether payment associated with the partial payment information would be issued in electronic or paper form.

42. (New) The system of claim 40, wherein:

the communications interface is further configured to receive one of (i) a process date or (ii) a due date; and

the processor is further operable to execute the instructions to initiate payment to the payee in accordance with the first payment option is based at least partially upon the process date or the due date.

43. (New) The system of claim 40, wherein the payment option information transmitted via the user interface to the payor associated with at least one payment option identifies a cost to the payor associated with issuing payment in accordance with the at least one payment option.
44. (New) A system, comprising:
- means for storing information identifying a payment issue time of each of one or more payments to a payee;
 - means for receiving post-issue event information associated with each of the one or more payments; and
 - means for determining a period of time, based upon the stored information and the post-issue event information, to complete a future payment to the payee issued on behalf of a payor.